



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF VERMONT**

In re:

**Patrick B. McKenzie and
DonnCherie McKenzie,
Debtors.**

**Chapter 7 Case
09-11174**

**Patrick B. McKenzie,
Plaintiff,**

v.

**Educational Credit
Management Corporation,
Defendant.**

**Adversary Proceeding
10-1018**

*Appearances: Patrick B. McKenzie.
Burlington, Vermont
Plaintiff Pro Se*


*Gary L. Franklin, Esq.
Burlington, Vermont
For the Defendant*

**ORDER
GRANTING JUDGMENT IN FAVOR OF THE DEFENDANT**

For the reasons set forth in the memorandum of decision of even date, the Court declares that the Plaintiff's student loans to the Defendant are excepted from discharge pursuant to 11 U.S.C. § 523(a)(8), and enters judgment in favor of the Defendant.

SO ORDERED.

March 30, 2012
Burlington, Vermont


Colleen A. Brown
United States Bankruptcy Judge